
OLR Bill Analysis

SB 848

AN ACT CONCERNING BREAST ULTRASOUND SCREENINGS.

SUMMARY:

This bill prohibits health insurers from imposing a coinsurance, copayment, deductible, or other out-of-pocket expense on a breast ultrasound screening. Thus, it requires health insurance policies to cover the full cost of breast ultrasound screening. Under current law, such screening is subject to any policy provision applying to other services covered under the policy.

The bill applies to individual and group health insurance policies that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; and (4) hospital or medical services, including those provided by HMOs. It also applies to individual health insurance policies that cover limited benefits. But the bill specifies that it does not apply to high deductible health plans designed to be compatible with federally qualified health savings accounts.

The bill makes technical and conforming changes. It also removes an erroneous reference to individual accident only policies.

EFFECTIVE DATE: January 1, 2012

BACKGROUND

Breast Ultrasound Screening Coverage Requirement

By law, the policies listed above must cover breast ultrasounds of a woman's entire breast or breasts if (1) a mammogram shows heterogeneous or dense breast tissue based on the American College of Radiology's Breast Imaging Reporting and Database System (BI-RADS) or (2) a woman is considered at an increased breast cancer risk because

of family history, her own prior breast cancer history, positive genetic testing, or other indications determined by her physician or advanced-practice registered nurse.

Policies must also cover a baseline mammogram for a woman age 35 to 39 and a yearly mammogram for a woman age 40 or older. Coverage is subject to any policy provisions applying to other services covered under the policy.

BI-RADS Categories

The American College of Radiology collaborated with the National Cancer Institute, the Centers for Disease Control and Prevention, the American Medical Association, and others to develop BI-RADS, which is used to standardize mammography reporting. There are two BI-RADS scales: (1) one characterizes breast density and (2) the other characterizes a radiologist's reading of what he or she sees on a mammogram.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 15 Nay 3 (02/08/2011)